

In re:
Teri M. Guisbert
Debtor

Case No. 17-14352-jkf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db +Teri M. Guisbert, 136A Church Street, Mountville, PA 17554-1425
aty +Karalis PC, 1900 Spruce Street, Philadelphia, PA 19103-6605
acc +Asterion Inc., 215 S Broad Street, 3rd Floor, Philadelphia, PA 19107-5318
coc +KARALIS PC, 1900 Market Street, Philadelphia, PA 19103-3527
coc +Maschmeyer Karalis P.C., 1900 Spruce Street, Philadelphia, PA 19103-6697
13995946 +Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
13939598 +York Toyota Financial Services, 9 West 57th Street, New York, NY 10019-2701
14072378 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +E-mail/Text: christine.shubert@comcast.net Jul 20 2019 03:11:11 CHRISTINE C. SHUBERT,
821 Wesley Avenue, Ocean City, NJ 08226-3622
smg E-mail/Text: megan.harper@phila.gov Jul 20 2019 03:10:51 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2019 03:10:06
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 20 2019 03:10:45 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13939591 E-mail/PDF: gecsedirecoverycorp.com Jul 20 2019 03:20:40 Banana Republic/Synchrony,
PO Box 965003, Orlando, FL 32896-5003
13939592 +E-mail/PDF: gecsedirecoverycorp.com Jul 20 2019 03:22:22 Care Credit/GE, PO Box 960061,
Orlando, FL 32896-0061
13939593 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 20 2019 03:09:52 Comenity Bank,
PO Box 182782, Columbus, OH 43218-2782
13939594 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 20 2019 03:09:52 Comenity Bank/Bon-Ton,
PO Box 182782, Columbus, OH 43218-2782
13939595 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 20 2019 03:09:52 Comenity Bank/Talbot,
PO Box 182782, Columbus, OH 43218-2782
13939596 E-mail/PDF: gecsedirecoverycorp.com Jul 20 2019 03:21:31 Gap/Synchrony, PO Box 965003,
Orlando, FL 32896-5003
14013369 E-mail/Text: bnc-quantum@quantum3group.com Jul 20 2019 03:09:54
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13999855 E-mail/Text: bnc-quantum@quantum3group.com Jul 20 2019 03:09:55
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13997055 +E-mail/PDF: gecsedirecoverycorp.com Jul 20 2019 03:20:40 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
13939597 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 20 2019 03:09:52 Victoria's Secret,
PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Maschmeyer Karalis P.C., 1900 Spruce Street, Philadelphia, PA 19103-6697
cr* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

User: DonnaR
Form ID: pdf900

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jul 19, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
PAUL BRINTON MASCHMEYER on behalf of Attorney Maschmeyer Karalis P.C.
pmaschmeyer@maschmarinas.com, FMarinas@msn.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com,
ecf_frpa@trusteel3.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
ROBERT W. SEITZER on behalf of Attorney Karalis PC rseitzer@karalislaw.com,
jhysley@karalislaw.com
ROBERT W. SEITZER on behalf of Co-Counsel Maschmeyer Karalis P.C. rseitzer@karalislaw.com,
jhysley@karalislaw.com
ROBERT W. SEITZER on behalf of Creditor Maschmeyer Karalis P.C. rseitzer@karalislaw.com,
jhysley@karalislaw.com
THOMAS W. FLECKENSTEIN on behalf of Debtor Teri M. Guisbert tom@fleckensteinpalaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia DIVISION**

In re: GUISBERT, TERI M.

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Case No. 17-14352-JKF

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Christine C. Shubert, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
900 Market Street
Suite 400
Philadelphia, PA 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 14 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 12:30 PM on 08/21/2019 in Courtroom 3, United States Bankruptcy Court Courthouse, 900 Market Street, Suite 400, Philadelphia, PA 19107. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/12/2019

By: /s/ CHRISTINE C. SHUBERT

Trustee

Christine C. Shubert
821 Wesley Ave
Ocean City, NJ 08226
(609) 938-4191
christine.shubert@comcast.net

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia DIVISION**

In re:GUISBERT, TERI M.

§ Case No. 17-14352-JKF
§
§
§
§

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$	42,329.65
<i>and approved disbursements of:</i>	\$	233.50
<i>leaving a balance on hand of:</i>	\$	42,096.15

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Toyota Lease TrustC/O Toyota Motor Credit Corporation	6,647.76	0.00	0.00	0.00

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	42,096.15

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christine C. Shubert	4,982.97	0.00	4,982.97
Trustee, Expenses - Christine C. Shubert	40.55	0.00	40.55
Bond Payments - International Sureties	10.38	10.38	0.00
Attorney for Trustee Fees (Other Firm) - Maschmeyer and Karalis	2,056.50	0.00	2,056.50
Attorney for Trustee Fees (Other Firm) - Karalis, PC	6,214.00	0.00	6,214.00
Attorney for Trustee Expenses (Other Firm) - Maschmeyer and Karalis	27.69	0.00	27.69

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Attorney for Trustee Expenses (Other Firm) - Karalis, PC	169.21	0.00	169.21
Accountant for Trustee Fees (Other Firm) - ASTERION. INC	6,067.50	0.00	6,067.50
Accountant for Trustee Expenses (Other Firm) - ASTERION. INC	7.35	0.00	7.35

Total to be paid for chapter 7 administrative expenses: \$ 19,565.77
 Remaining balance: \$ 22,530.38

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 22,530.38

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 22,530.38

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$27,600.85 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 81.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
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Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	eCast Settlement Corporation	1,865.59	0.00	1,522.88
3	eCast Settlement Corporation	317.11	0.00	258.85
4	eCast Settlement Corporation	2,270.07	0.00	1,853.04
5	Quantum3 Group LLC as agent forMOMA Funding LLC	8,546.74	0.00	6,976.64
6	Quantum3 Group LLC as agent forMOMA Funding LLC	5,571.60	0.00	4,548.06
7	Quantum3 Group LLC as agent forMOMA Funding LLC	5,822.08	0.00	4,752.52
8	Quantum3 Group LLC as agent forComenity Bank	1,763.03	0.00	1,439.15
9	Quantum3 Group LLC as agent forComenity Bank	1,444.63	0.00	1,179.24

Total to be paid for timely general unsecured claims: \$ 22,530.38

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

None				
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Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/ CHRISTINE C. SHUBERT

Trustee

Christine C. Shubert
821 Wesley Ave
Ocean City, NJ 08226
(609) 938-4191
christine.shubert@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.